

## Extended Remittance Information Can Be Sent via Three Methods, Depending on Your Customers' Needs

In November 2011, the Federal Reserve Banks implemented a new Fedwire® Funds Service message, the Customer Transfer Plus (CTP) message, that allows corporate originators of wire transfer payments to include about 9,000 characters of extended remittance information within a wire transfer payment order. With a CTP message, extended remittance information can be sent in three different ways.

Extended Remittance Info Type	Fedwire Tag(s) in CTP Message	Local Instrument Code in Tag {3610}																								
<p><b><u>Unstructured</u></b> Allows an originator to send the beneficiary a block of about 9,000 characters of remittance data in a specified format supplied by the originator, but not validated by the Fedwire Funds Service. The Fedwire Funds Service, however, will edit the content against the appropriate character set for the local instrument code selected.</p>	{8200} Unstructured Addenda Information	<p><i>Indicates that the content in tag {8200} is intended to contain one of the following formats supplied by the originator. The Fedwire Funds Service will not validate the format, but will edit the content for the appropriate character set for that local instrument code.</i></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; width: 10%;"></th> <th style="text-align: left; width: 70%;"><u>Format</u></th> <th style="text-align: left; width: 20%;"><u>Character Set</u></th> </tr> </thead> <tbody> <tr> <td><b>ANSI</b></td> <td>ANSI X-12</td> <td>X12</td> </tr> <tr> <td><b>GXML</b></td> <td>General XML</td> <td>SWIFT MX ISO 20022</td> </tr> <tr> <td><b>IXML</b></td> <td>ISO 20022 XML</td> <td>SWIFT MX ISO 20022</td> </tr> <tr> <td><b>NARR</b></td> <td>Narrative free text</td> <td>SWIFT MX ISO 20022</td> </tr> <tr> <td><b>S820</b></td> <td>STP 820</td> <td>X12</td> </tr> <tr> <td><b>SWIF</b></td> <td>SWIFT field 70 structure</td> <td>SWIFT MX ISO 20022</td> </tr> <tr> <td><b>UEDI</b></td> <td>UN-EDIFACT</td> <td>SWIFT MX ISO 20022</td> </tr> </tbody> </table> <p><i><b>TIP:</b> If an originator wants to send "free text" in tag {8200} of a CTP message, the NARR local instrument code must be used.</i></p>		<u>Format</u>	<u>Character Set</u>	<b>ANSI</b>	ANSI X-12	X12	<b>GXML</b>	General XML	SWIFT MX ISO 20022	<b>IXML</b>	ISO 20022 XML	SWIFT MX ISO 20022	<b>NARR</b>	Narrative free text	SWIFT MX ISO 20022	<b>S820</b>	STP 820	X12	<b>SWIF</b>	SWIFT field 70 structure	SWIFT MX ISO 20022	<b>UEDI</b>	UN-EDIFACT	SWIFT MX ISO 20022
	<u>Format</u>	<u>Character Set</u>																								
<b>ANSI</b>	ANSI X-12	X12																								
<b>GXML</b>	General XML	SWIFT MX ISO 20022																								
<b>IXML</b>	ISO 20022 XML	SWIFT MX ISO 20022																								
<b>NARR</b>	Narrative free text	SWIFT MX ISO 20022																								
<b>S820</b>	STP 820	X12																								
<b>SWIF</b>	SWIFT field 70 structure	SWIFT MX ISO 20022																								
<b>UEDI</b>	UN-EDIFACT	SWIFT MX ISO 20022																								
<p><b><u>Related</u></b> Allows an originator to include information in the CTP message (e.g., URL address and reference number) to inform the beneficiary where it can obtain the remittance information when the remittance information does not travel with the payment.</p>	{8250} Related Remittance Information	<p><b>RRMT</b></p> <p><i><b>TIP:</b> If an originator sends remittance information to the beneficiary outside of the wire payment, including related remittance information in the CTP message will make it easier for the beneficiary to reconcile the incoming wire payment to the remittance information.</i></p>																								
<p><b><u>Structured</u></b> Allows an originator to include about 9,000 characters of remittance data in predefined fields within the CTP message. These fields are compatible with the ISO 20022 &amp; STP 820 formats.</p>	<p><b><i>Can only occur <u>once</u> in a single CTP payment:</i></b> {8300} Remittance Originator {8350} Remittance Beneficiary</p> <p><b><i>Can be <u>repeated</u> for each item being paid:</i></b> {8400} Primary Remittance Document Information {8450} Actual Amount Paid {8500} Gross Amt of Remittance Document {8550} Amount of Negotiated Discount {8600} Adjustment Information {8650} Date of Remittance Document {8700} Secondary Remittance Document Information {8750} Remittance Free Text</p>	<p><b>RMTS</b></p> <p><i><b>TIP:</b> The Standard Form on the FedLine Advantage® FedPayments® Manager Funds application has been updated to include specific fields to make it easy to enter structured remittance information in the CTP message.</i></p>																								